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Ginnie Mae Multifamily Training

Module IIIa – Pool Reporting Requirements

Ginnie Mae Multifamily Issuer Training

Module IIIa – Pool Reporting Requirements



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AGENDA

- Ginnie Mae
 - Introduction
 - Overview
 - Goals
 - Pool Administration
 - Responsibilities
 - Reporting
 - Conclusion
 - Questions
 - Suggestions

GINNIE MAE’S MISSION ... *To help provide affordable homeownership opportunities for all Americans by facilitating efficient secondary market activities for federally insured or guaranteed mortgages, thereby linking the capital and federal housing markets.*

GINNIE MAE’S GUARANTY ... Ginnie Mae’s guaranty appears on the face of each security and provides:

Guaranty:

The undersigned, pursuant to Section 306(g) of the National Housing Act, hereby guarantees the timely payment of principal and interest set forth in the above instrument, subject only to the terms and conditions thereof. The full faith and credit of the United States is pledged to the payment of all amounts which may be required to be paid under this Guaranty.

GOVERNMENT NATIONAL MORTGAGE ASSOCIATION

By: _____



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Ginnie Mae Monthly and Quarterly Reporting

Pool Administration

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- Responsibilities
 - Issuer
 - Subcontract Servicer
- Reporting
 - Monthly Pool Level
 - Quarterly Loan Level
 - Other and Miscellaneous

Ginnie Mae ... *Government National Mortgage Association, a wholly owned corporate instrumentality of the United States Department of Housing and Urban Development (HUD).*

Ginnie Mae I ... *The mortgage-backed securities program in which the timely payment of principal and interest is guaranteed by Ginnie Mae, and issuers are required to pay security holders directly. The payment date is the 15th of the month. This program is governed by the provisions contained in Ginnie Mae Handbook 5500.3.*

Guide ... *Ginnie Mae Mortgage-Backed Securities Guide, Ginnie Mae 5500.3 as hereafter amended.*



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Ginnie Mae Monthly and Quarterly Reporting

Issuer's Responsibilities

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- Servicing the mortgages in the pool
- Handling all payments and other funds
- Administering the securities
- Reporting to Ginnie Mae

Issuer's Responsibilities

ISSUER ... *A business organization that, having met the criteria established by Ginnie Mae, has been approved by Ginnie Mae to issue securities guaranteed by Ginnie Mae.*

For each Ginnie Mae pool of mortgages, there may be only one issuer of record.

The issuer is fully responsible for the administration of the securities and the servicing of the pooled mortgages.

The issuer is permitted to arrange for a subcontract servicer to perform some, though not all, of the required servicing functions on behalf of the issuer.

If it does so, however, the issuer remains fully responsible for the subcontract servicer's performance.

The issuer requests approval of a subcontract servicer arrangement by submitting a cover letter and Master Servicing Agreement, form HUD-11707 to the PPA. The form HUD11707 may not be altered.

If the issuer and the subcontract servicer wish to set forth the terms of their relationship more fully in a separate agreement that is consistent with the terms of the applicable Guaranty Agreement and the Guide, they may do so. Any agreement of this nature will be subordinate to the Guaranty Agreement and the Guide.

The issuer, however, may not delegate or transfer to others (through a power of attorney or otherwise) its obligations to perform, and the subcontract servicer may not perform, the functions set forth as non-delegable responsibilities. Those functions must be carried out by the issuer.



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Ginnie Mae Monthly and Quarterly Reporting

Subcontract Servicer Responsibilities

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- Servicing the mortgages in the pool
- Handling all payments and other funds
- Administering the securities
- Reporting to Ginnie Mae

Subcontract Servicer’s Responsibilities

SUBCONTRACT SERVICER ... *An approved Ginnie Mae issuer that, with Ginnie Mae’s prior written approval, services the mortgages in a pool under a subcontract with the Ginnie Mae issuer that is responsible for the pool.*

Servicing of all pool types except MH pools may be carried out on behalf of the issuer by another servicer (a subcontract servicer) under a contractual agreement between them. The arrangement must have Ginnie Mae’s prior written approval.

The following table summarizes the tasks that must be performed by the issuer and those that may be performed by a subcontract servicer.



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PERMITTED FUNCTIONS

	Must be Performed by Issuer	May be Performed by Subcontract Servicer
Collect P&I and escrow amounts	No	Yes
Deposit funds into P&I and escrow custodial accounts	No	Yes
Withdraw funds from P&I custodial account	Yes	No
Withdraw funds from escrow custodial account	No	Yes
Access mortgage documents at document custodian	Yes	No
Prepare and send checks to security holders	No	Yes
Sign checks to security holders and to Ginnie Mae	Yes	No
Supply funds for advances to security holders	No	Yes
Absorb losses on foreclosures not covered by FHA, VA, or RHS settlements	No	Yes
Prepare and submit accounting reports to Ginnie Mae and RPB data to the RPB contractor	No	Yes
Review, approve, and sign all accounting reports and certifications to Ginnie Mae and verify accuracy and timeliness of submitted RPB data	Yes	No
Remit guaranty fees to Ginnie Mae	Yes	No
Maintain Register of Security Holders	Yes	No
Submit monthly RPB reports	No	Yes



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Ginnie Mae Monthly and Quarterly Reporting

Monthly Pool Level - What to Report

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- Reporting month cut-off date
- Guaranty fee automated reporting system
- Remaining principal balance (RPB) submission
- Issuer's monthly reporting forms
- Payment to security holders

Monthly Pool Level – What to Report

REPORTING CUTOFF DATE ... *With respect to a monthly payment date for securities, a day established by the issuer or Ginnie Mae, between the 25th day of the prior month and the first day of the month of payment, inclusive.*

Each issuer must establish a monthly cut-off date for purposes of making payments to security holders, reporting RPBs, and discharging its accounting responsibilities.

The monthly reporting cut-off date must be between the 25th of the month and the first day of the following month, inclusive, and, once established, will apply thereafter for all of the issuer's pools, must be applied consistently from month to month, and may not be changed without the written approval of Ginnie Mae.

If an issuer establishes the first day of the month as its monthly reporting cut-off date and as a result, reports its RPBs late, Ginnie Mae may require the issuer to establish an earlier monthly reporting cut-off date.

The period beginning the day after a monthly reporting cut-off date and continuing through the next monthly reporting cut-off date is referred to as the "reporting month" or "monthly reporting period".

GUARANTY FEE ... *For each issue of MBS, a monthly fee paid by each issuer to Ginnie Mae for Ginnie Mae's full faith and credit guaranty.*

Issuers are required to pay a monthly guaranty fee to Ginnie Mae, for each security for which the issuer is issuer of record, in the amount shown on the Issuer's Monthly Summary Report, form HUD-11710-D. The monthly guaranty fee is computed based on the aggregate remaining principal balance of the guaranteed securities outstanding at the beginning of the accounting month multiplied by the guaranty fee rate and dividing by twelve (12).



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Ginnie Mae Monthly and Quarterly Reporting

Monthly Pool Level - What to Report

- Reporting month cut-off date
- Guaranty fee automated reporting system
- Remaining principal balance (RPB) submission
- Issuer's monthly reporting forms
- Payment to security holders

Monthly Pool Level – What to Report

REMAINING PRINCIPAL BALANCE (RPB)

... For a loan or pool, the outstanding balance as of a given date that remains to be paid

RPB REPORT ... *A monthly report of the remaining principal balance.*

Once a month, each issuer is required to report to Ginnie Mae, as of the issuer's monthly reporting cut-off date, the aggregate remaining principal balance (RPB) for each of its pools other than construction loan pools.

Ginnie Mae uses this RPB to compute for each pool a "factor", which is used to determine the portion of the original principal amount of the pool securities that will remain outstanding after the next payment is made on them.

These factors are used by securities dealers, investors, and others involved in trading Ginnie Mae securities and to allocate properly among classes of Ginnie Mae REMIC securities the monthly cash flows on the underlying Ginnie Mae MBS. Therefore, it is essential that each issuer report its RPBs accurately.

Each issuer is required to submit an RPB report for each of its pools, other than construction loan pools, no later than the second business day of the each month. An issuer may correct an RPB report on or before the fifth business day of the month.

The issuer must pay security holders each month based on the RPB reported for the related pool on or before the fifth business day of the month, even if the issuer's reported RPB is incorrect.

In addition, each of the issuer's monthly accounting reports must agree with the RPB reported for the related month.

If an error is found in a reported RPB after the fifth business day it cannot be corrected.



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Monthly Pool Level - What to Report

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- Reporting month cut-off date
- Guaranty fee automated reporting system
- Remaining principal balance (RPB) submission
- Issuer's monthly reporting forms
- Payment to security holders

Monthly Pool Level – What to Report

SECURITY HOLDER ... Any registered holder of securities issued under a Guaranty Agreement.

SECURITY HOLDER'S REGISTER ... A list maintained by the issuer of the history of registered security holders of all securities for which the issuer has responsibility for payments.

The issuer is obligated to make timely monthly payments of principal and interest to the security holders of record as prescribed in the securities, in the applicable Guaranty Agreement without regard to whether the issuer will be able to recover, from liquidation proceeds, insurance proceeds, or late payments, amounts paid to security holders.

Generally, the monthly payment to security holders consists of three elements: interest, scheduled principal, and unscheduled recovery of principal.

PRO RATA SHARE PERCENTAGE ... With respect to a security holder, the original principal amount of the security holder's securities divided by the original principal amount of the entire pool, carried out to eight decimal places.

If there is more than one security holder in a pool, the payment due each security holder is based on the pro rata share percentage of each security holder multiplied by the total payment.

If for any reason a security holder is paid rather than the security holder actually due that payment, the issuer is obligated to use its own funds to honor valid claims by the security holder.

It is the issuer's responsibility, not the security holder's, to seek recovery from the party that was incorrectly paid.

Payment due the security holder cannot be delayed pending recovery from the party that was incorrectly paid.



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Ginnie Mae Monthly and Quarterly Reporting

Monthly Pool Level - What to Report

- Form HUD-11710-A (Issuer's Monthly Accounting Report)
- Form HUD-11710-E (Liquidation Schedule)
- Form HUD-11710-D (Issuer's Monthly Summary Report)
- Form HUD-11714 (Issuer's Monthly Remittance Advice)

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Monthly Pool Level – What to Report

MORTGAGE –BACKED SECURITY ... *A financial obligation secured by a pool of mortgages.*

MORTGAGE POOL ... *A pool of mortgages that may be sold as a unit in the secondary mortgage market or used to back securities that are sold in the capital market.*

Form HUD-11710-A — Issuer's Monthly Accounting Report —

Each issuer must report monthly, for each of its pools regardless of type, the pool accounting data called for on the Issuer's Monthly Accounting Report, form HUD-11710-A.



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						PAGE 1 OF 3
REPORTING MONTH: 12 - 1999		ISSUER ID: 1111		POOL NUMBER: 111111	RPT CODE: CD	PN X
SECTION 1 - POOL ADMINISTRATION			11748B FIC CHANGE:		0.00	

		MTGS.	F. I. C.	POOL INTEREST	POOL PRINCIPAL	
A.	BAL LAST REPORT:	1	147,408.16		21,200,300.00	
B-1.	INSTALL COLLECT:			0.00	0.00	
B-2.	ADD PRIN COLLS.:				0.00	
B-3.	LIQ'S IN FULL:	0	0.00	0.00	0.00	
C.	OTHER:	0	0.00	0.00	0.00	
D.	BAL THIS MONTH:	1	147,408.16		21,200,300.00	
E.	TOT NUM	PERCENT	INSTALLMENTS	DELINQUENT	INTEREST	PRINCIPAL
	DELINQ	DELINQ	ONE	0	F. AMT PP	0.00
	0	0.000 %	TWO	0	G. AMT DLQ	0.00
	FORECLOSURE	0	THREE OR >	0	H. SERVICE FEES:	0.00



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REPORTING MONTH: 12 - 1999

ISSUER ID: 1111

POOL NUMBER: 111111

RPT CODE: CD PN X

SECTION 1-A: PRINCIPAL INSTALLMENTS DUE

A. CONSTANT	B. INTEREST	C. SCHEDULED PRINCIPAL	D. WEIGHT AVG INT RATE
147,408.16	141,335.33	6,072.83	0.0000

SECTION 2 - SCHEDULE OF PAYMENTS

PASS-THROUGH RATE: 8.0000

A. SCHEDULED PRINCIPAL:	6,072.83	F. INT DUE HOLDERS:	136,918.60
B. ADDTL PRINCIPAL:	0.00	H. GPM DEFERRED	
C. LIQUIDATIONS:	0.00	INTEREST:	0.00
D. OTHER:	0.00		
E. TOTAL PRINCIPAL:	6,072.83	G. TOTAL DUE HLDERS:	142,991.43



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REPORTING MONTH: 12 - 1999

ISSUER ID: 1111

POOL NUMBER: 111111

RPT CODE: CD PN X

SECTION 3 - SECURITY PRINCIPAL REPORT

A. FROM LAST REPORT:	21,200,300.00
B. PRINCIPAL DISTRIB:	6,072.83
C. SERIAL NOTES:	0.00
D. BALANCE THIS MONTH:	21,194,227.17

SECTION 4 - REMITTANCE TO GNMA

GUARANTY FEE RATE:	0.0013
A. GUARANTY FEE:	2,296.70
B. OTHER:	0.00
NDC RPB:	21,194,227.17

SECTION 5 - STATUS OF CUSTODIAL FUNDS

A. P&I BANK NAME:	LA BANK	ACCT NO:	1111 - 1111
T&I BANK NAME:	LA BANK	ACCT NO:	1111 - 1111
B-1. TAX AND INSURANCE FUNDS:	31,038.75		
B-2. PRINCIPAL AND INTEREST:	0.00		
B-3. OTHER:	0.00		



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REPORT-ID: MP-5030

GNMA MBSIS
HUD FORM 11710A - ISSUER MONTHLY ACCOUNTING REPORT

DATE: 02/18/00
TIME: 13:28:24
PAGE: 1

REPORTING MONTH: 12 - 1999

ISSUER ID: 1111

GNMA POOL NUMBER: 111111

ISSUE TYPE:

GNMA-I

ISSUER NAME:

POOL TYPE:

PROJECT LOAN - SPLIT RATE

ADDRESS:

ACCOUNTING METHOD:

CONCURRENT DATA

*** SECTION 1 - POOL ADMINISTRATION ***

	TOTAL # MTGS.	FIXED INSTALL. CONTROL (\$)	POOL INTEREST (\$)	POOL PRINCIPAL (\$)
BALANCES FROM LAST REPORT	1	147,408.16		21,200,300.00
INSTALLMENT COLLECTIONS			0.00	0.00
ADDITIONAL PRINCIPAL COLLECTIONS				0.00
LIQUIDATIONS IN FULL	0	0.00	0.00	0.00
OTHER ADJUSTMENTS	0	0.00	0.00	0.00
BALANCES THIS MONTH END	1	147,408.16		21,200,300.00

TOTAL # DELINQ.	% DELINQ.	1 MTH	2 MTH	3 MTH	FORECLOSED	INTEREST (\$)	PRINCIPAL (\$)
0	0.000	0	0	0	0	0.00	0.00
						PREPAID: 0.00	0.00
						DELINQ.: 0.00	0.00

SERVICING FEE: \$ 0.00
 CALCULATED FIC AMOUNT: \$ 147,408.16
 SCHEDULED PRINCIPAL: \$ 6,072.83
 CALCULATED INTEREST: \$ 141,335.33
 WEIGHTED AVG. INT. RATE: 0.000 %

*** SECTION 2 - SCHEDULE OF PAYMENTS ***

SCHEDULED PRINCIPAL (\$)	ADDITIONAL PRINCIPAL (\$)	LIQUIDATIONS (\$)	OTHER ADJUSTMENTS (\$)	TOTAL PRINCIPAL (\$)
6,072.83	0.00	0.00	0.00	6,072.83
				INTEREST RATE: 8.000 %
				INTEREST DUE SEC. HOLDERS: \$ 136,918.60
				TOTAL DUE SEC. HOLDERS: \$ 142,991.43
				DEFERRED INTEREST PAID HOLDERS: \$ 0.00

*** SECTION 3 - PRINCIPAL AMOUNT OF SECURITIES ***

PRINCIPAL AMOUNT OF SECURITIES FROM LAST REPORT: \$ 21,200,300.00
 PRINCIPAL DISTRIBUTED TO HOLDERS THIS REPORT: \$ 6,072.83
 PRINCIPAL AVAILABLE FOR DISTRIBUTION TO HOLDERS: \$ 0.00
 PRINCIPAL OF SECURITIES THIS MONTH END: \$ 21,194,227.17

*** SECTION 4 - REMITTANCE TO GNMA ***

GUARANTY FEE RATE: 0.0013 %
 GNMA GUARANTY FEE: \$ 2,296.70
 OTHER ADJUSTMENTS: \$ 0.00

*** SECTION 5 - STATUS OF CUSTODIAL FUNDS ***

P&I CUSTODIAN NAME: LABANK ACCOUNT NUMBER: 1111-1111
 T&I CUSTODIAN NAME: LABANK ACCOUNT NUMBER: 1111-1111
 MONTH END T&I BALANCE: \$ 31,038.75
 MONTH END P&I BALANCE: \$ 0.00
 MONTH END OTHER FUNDS BALANCE: \$ 0.00



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REPORT ID: MP-5030

GNMA MBSIS
HUD FORM 11710A - ISSUER MONTHLY ACCOUNTING REPORT

DATE: 02/18/00
TIME: 13:29:02
PAGE: 1

REPORTING MONTH: 1 - 2000

ISSUER ID: 1111

ISSUER NAME:

ADDRESS:

GNMA POOL NUMBER: 111111

ISSUE TYPE: GNMA-1

POOL TYPE: PROJECT LOAN - SPLIT RATE

ACCOUNTING METHOD: CONCURRENT DATA

*** SECTION 1 - POOL ADMINISTRATION ***

	TOTAL # MTGS.	FIXED INSTALL. CONTROL (\$)	POOL INTEREST (\$)	POOL PRINCIPAL (\$)
BALANCES FROM LAST REPORT	1	147,408.16		21,200,300.00
INSTALLMENT COLLECTIONS			141,335.33	6,072.83
ADDITIONAL PRINCIPAL COLLECTIONS				0.00
LIQUIDATIONS IN FULL	0	0.00	0.00	0.00
OTHER ADJUSTMENTS	0	0.00	0.00	0.00
BALANCES THIS MONTH END	1	147,408.16		21,194,227.17

TOTAL # DELINQ.	% DELINQ.	1 MTH	2 MTH	3 MTH	FORECLOSED	INTEREST (\$)	PRINCIPAL (\$)
0	0.000	0	0	0	0	0.00	0.00
						PREPAID:	0.00
						DELINQ.:	0.00

SERVICING FEE:	\$	4,416.73					
CALCULATED FIC AMOUNT:	\$	147,408.16	CALCULATED INTEREST:	\$	141,294.85		
SCHEDULED PRINCIPAL:	\$	6,113.31	WEIGHTED AVG. INT. RATE:	0.000 %			

*** SECTION 2 - SCHEDULE OF PAYMENTS ***

SCHEDULED PRINCIPAL (\$)	ADDITIONAL PRINCIPAL (\$)	LIQUIDATIONS (\$)	OTHER ADJUSTMENTS (\$)	TOTAL PRINCIPAL (\$)
6,113.31	0.00	0.00	0.00	6,113.31
	INTEREST RATE:	7.750 %	INTEREST DUE SEC. HOLDERS:	\$ 136,879.38
			TOTAL DUE SEC. HOLDERS:	\$ 142,992.69
			DEFERRED INTEREST PAID HOLDERS:	\$ 0.00

*** SECTION 3 - PRINCIPAL AMOUNT OF SECURITIES ***

PRINCIPAL AMOUNT OF SECURITIES FROM LAST REPORT:	\$	21,194,227.17
PRINCIPAL DISTRIBUTED TO HOLDERS THIS REPORT:	\$	6,113.31
PRINCIPAL AVAILABLE FOR DISTRIBUTION TO HOLDERS:	\$	0.00
PRINCIPAL OF SECURITIES THIS MONTH END:	\$	21,188,113.86

*** SECTION 4 - REMITTANCE TO GNMA ***

GUARANTY FEE RATE:	0.0013 %
GNMA GUARANTY FEE:	\$ 2,296.04
OTHER ADJUSTMENTS:	\$ 0.00

*** SECTION 5 - STATUS OF CUSTODIAL FUNDS ***

P&I CUSTODIAN NAME:	LABANK	ACCOUNT NUMBER:	1111-1111
T&I CUSTODIAN NAME:	LABANK	ACCOUNT NUMBER:	1111-1111
MONTH END T&I BALANCE:	\$	66,332.60	
MONTH END P&I BALANCE:	\$	0.00	
MONTH END OTHER FUNDS BALANCE:	\$	0.00	



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REPORT-ID: MP-5030

GNMA MBSIS
HUD FORM 11710A - ISSUER MONTHLY ACCOUNTING REPORT

DATE: 02/18/00
TIME: 13:29:47
PAGE: 1

REPORTING MONTH: 11 - 1999

ISSUER ID: 1111
ISSUER NAME:
ADDRESS:

GNMA POOL NUMBER: 111111

ISSUE TYPE: GNMA-I
POOL TYPE: PROJECT LOAN - SPLIT RATE
ACCOUNTING METHOD: CONCURRENT DATA

*** SECTION 1 - POOL ADMINISTRATION ***

	TOTAL # MTGS.	FIXED INSTALL. CONTROL (\$)	POOL INTEREST (\$)	POOL PRINCIPAL (\$)
BALANCES FROM LAST REPORT	1	16,468.49		2,166,700.00
INSTALLMENT COLLECTIONS			15,121.76	1,346.73
ADDITIONAL PRINCIPAL COLLECTIONS				0.00
LIQUIDATIONS IN FULL	1	16,468.49	15,112.36	2,165,353.27
OTHER ADJUSTMENTS	0	0.00	0.00	0.00
BALANCES THIS MONTH END	0	0.00		0.00

TOTAL # DELINQ.	% DELINQ.	INSTALLMENTS DELINQUENT				INTEREST (\$)	PRINCIPAL (\$)
		1 MTH	2 MTH	3 MTH	FORECLOSED		
0	0.000	0	0	0	0	PREPAID: 0.00	0.00
						DELINQ.: 0.00	0.00

SERVICING FEE:	\$	451.40					
CALCULATED FIC AMOUNT:	\$	16,468.49	CALCULATED INTEREST:	\$	15,112.36		
SCHEDULED PRINCIPAL:	\$	1,356.13	WEIGHTED AVG. INT. RATE:		0.000 %		

*** SECTION 2 - SCHEDULE OF PAYMENTS ***

SCHEDULED PRINCIPAL (\$)	ADDITIONAL PRINCIPAL (\$)	LIQUIDATIONS (\$)	OTHER ADJUSTMENTS (\$)	TOTAL PRINCIPAL (\$)
1,356.13	0.00	2,163,997.14	0.00	2,165,353.27

INTEREST RATE:	8.125 %	INTEREST DUE SEC. HOLDERS:	\$	14,661.24
		TOTAL DUE SEC. HOLDERS:	\$	2,180,014.51
		DEFERRED INTEREST PAID HOLDERS:	\$	0.00

*** SECTION 3 - PRINCIPAL AMOUNT OF SECURITIES ***

PRINCIPAL AMOUNT OF SECURITIES FROM LAST REPORT:	\$	2,165,353.27
PRINCIPAL DISTRIBUTED TO HOLDERS THIS REPORT:	\$	2,165,353.27
PRINCIPAL AVAILABLE FOR DISTRIBUTION TO HOLDERS:	\$	0.00
PRINCIPAL OF SECURITIES THIS MONTH END:	\$	0.00

*** SECTION 4 - REMITTANCE TO GNMA ***

GUARANTY FEE RATE:	0.0013 %
GNMA GUARANTY FEE:	\$ 234.58
OTHER ADJUSTMENTS:	\$ 0.00

*** SECTION 5 - STATUS OF CUSTODIAL FUNDS ***

P&I CUSTODIAN NAME:	LA BANK	ACCOUNT NUMBER:	1111-1111
T&I CUSTODIAN NAME:	LA BANK	ACCOUNT NUMBER:	1111-1111
MONTH END T&I BALANCE:	\$	0.00	
MONTH END P&I BALANCE:	\$	2,180,014.51	
MONTH END OTHER FUNDS BALANCE:	\$	0.00	



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REPORT-ID: MP-5030

GNMA MBSIS
HUD FORM 11710A - ISSUER MONTHLY ACCOUNTING REPORT

DATE: 02/18/00
TIME: 13:37:07
PAGE: 1

REPORTING MONTH: 10 - 1999

ISSUER ID: 1111

ISSUER NAME:

ADDRESS:

GNMA POOL NUMBER: 111111

ISSUE TYPE: GNMA-I

POOL TYPE: CONSTRUCTION LOAN

ACCOUNTING METHOD: CONCURRENT DATA

*** SECTION 1 - POOL ADMINISTRATION ***

	TOTAL # MTGS.	FIXED INSTALL. CONTROL (\$)	POOL INTEREST (\$)	POOL PRINCIPAL (\$)
BALANCES FROM LAST REPORT	1	0.00		793,634.00
INSTALLMENT COLLECTIONS			0.00	0.00
ADDITIONAL PRINCIPAL COLLECTIONS				0.00
LIQUIDATIONS IN FULL	0	0.00	0.00	0.00
OTHER ADJUSTMENTS	0	0.00	0.00	0.00
BALANCES THIS MONTH END	1	0.00		793,634.00

TOTAL # DELINQ.	% DELINQ.	INSTALLMENTS DELINQUENT				INTEREST (\$)	PRINCIPAL (\$)
		1 MTH	2 MTH	3 MTH	FORECLOSED		
0	0.000	0	0	0	0	PREPAID: 0.00	0.00
						DELINQ.: 0.00	0.00

SERVICING FEE:	\$	79.36			
CALCULATED PIC AMOUNT:	\$	5,257.83	CALCULATED INTEREST:	\$	5,257.83
SCHEDULED PRINCIPAL:	\$	0.00	WEIGHTED AVG. INT. RATE:	0.000 %	

*** SECTION 2 - SCHEDULE OF PAYMENTS ***

SCHEDULED PRINCIPAL (\$)	ADDITIONAL PRINCIPAL (\$)	LIQUIDATIONS (\$)	OTHER ADJUSTMENTS (\$)	TOTAL PRINCIPAL (\$)
0.00	0.00	0.00	0.00	0.00

INTEREST RATE:	0.000 %	INTEREST DUE SEC. HOLDERS:	\$	5,092.48
		TOTAL DUE SEC. HOLDERS:	\$	5,092.48
		DEFERRED INTEREST PAID HOLDERS:	\$	0.00

*** SECTION 3 - PRINCIPAL AMOUNT OF SECURITIES ***

PRINCIPAL AMOUNT OF SECURITIES FROM LAST REPORT:	\$	793,634.00
PRINCIPAL DISTRIBUTED TO HOLDERS THIS REPORT:	\$	0.00
PRINCIPAL AVAILABLE FOR DISTRIBUTION TO HOLDERS:	\$	0.00
PRINCIPAL OF SECURITIES THIS MONTH END:	\$	793,634.00

*** SECTION 4 - REMITTANCE TO GNMA ***

GUARANTY FEE RATE:	0.0013 %
GNMA GUARANTY FEE:	\$ 85.98
OTHER ADJUSTMENTS:	\$ 0.00

*** SECTION 5 - STATUS OF CUSTODIAL FUNDS ***

P&I CUSTODIAN NAME:	LABANK	ACCOUNT NUMBER:	1111-1111
T&I CUSTODIAN NAME:	LABANK	ACCOUNT NUMBER:	1111-1111
MONTH END T&I BALANCE:	\$	0.00	
MONTH END P&I BALANCE:	\$	0.00	
MONTH END OTHER FUNDS BALANCE:	\$	0.00	



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REPORT-ID: MP-5030

GNMA MBIS
HUD FORM 11710A - ISSUER MONTHLY ACCOUNTING REPORT

DATE: 02/18/00
TIME: 13:37:28
PAGE: 1

REPORTING MONTH: 1 - 2000

ISSUER ID: 1111
ISSUER NAME:
ADDRESS:

GNMA POOL NUMBER: 111111

ISSUE TYPE: GNMA-I
POOL TYPE: CONSTRUCTION LOAN
ACCOUNTING METHOD: CONCURRENT DATA

*** SECTION 1 - POOL ADMINISTRATION ***

	TOTAL # MTGS.	FIXED INSTALL. CONTROL (\$)	POOL INTEREST (\$)	POOL PRINCIPAL (\$)
BALANCES FROM LAST REPORT	1	0.00		793,634.00
INSTALLMENT COLLECTIONS			0.00	0.00
ADDITIONAL PRINCIPAL COLLECTIONS				0.00
LIQUIDATIONS IN FULL	0	0.00	0.00	0.00
OTHER ADJUSTMENTS	0	0.00	0.00	57,295.00
BALANCES THIS MONTH END	1	0.00		850,929.00

TOTAL # DELINQ.	% DELINQ.	1 MTH	2 MTH	3 MTH	FORECLOSED	INTEREST (\$)	PRINCIPAL (\$)
0	0.000	0	0	0	0	PREPAID: 0.00	0.00
						DELINQ.: 0.00	0.00

SERVICING FEE: \$ 177.27
 CALCULATED PIC AMOUNT: \$ 5,637.04
 SCHEDULED PRINCIPAL: \$ 0.00
 CALCULATED INTEREST: \$ 5,637.04
 WEIGHTED AVG. INT. RATE: 0.000 %

*** SECTION 2 - SCHEDULE OF PAYMENTS ***

SCHEDULED PRINCIPAL (\$)	ADDITIONAL PRINCIPAL (\$)	LIQUIDATIONS (\$)	OTHER ADJUSTMENTS (\$)	TOTAL PRINCIPAL (\$)
0.00	0.00	0.00	0.00	0.00

INTEREST RATE: 7.700 %
 INTEREST DUE SEC. HOLDERS: \$ 5,460.13
 TOTAL DUE SEC. HOLDERS: \$ 5,460.13
 DEFERRED INTEREST PAID HOLDERS: \$ 0.00

*** SECTION 3 - PRINCIPAL AMOUNT OF SECURITIES ***

PRINCIPAL AMOUNT OF SECURITIES FROM LAST REPORT: \$ 850,929.00
 PRINCIPAL DISTRIBUTED TO HOLDERS THIS REPORT: \$ 0.00
 PRINCIPAL AVAILABLE FOR DISTRIBUTION TO HOLDERS: \$ 0.00
 PRINCIPAL OF SECURITIES THIS MONTH END: \$ 850,929.00

*** SECTION 4 - REMITTANCE TO GNMA ***

GUARANTY FEE RATE: 0.0013 %
 GNMA GUARANTY FEE: \$ 92.18
 OTHER ADJUSTMENTS: \$ 0.00

*** SECTION 5 - STATUS OF CUSTODIAL FUNDS ***

P&I CUSTODIAN NAME: LA BANK
 T&I CUSTODIAN NAME: LA BANK
 ACCOUNT NUMBER: 1111-1111
 ACCOUNT NUMBER: 1111-1111
 MONTH END T&I BALANCE: \$ 0.00
 MONTH END P&I BALANCE: \$ 268.82
 MONTH END OTHER FUNDS BALANCE: \$ 0.00



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Ginnie Mae Monthly and Quarterly Reporting

Monthly Pool Level - What to Report

- Form HUD-11710-A (Issuer's Monthly Accounting Report)
- Form HUD-11710-E (Liquidation Schedule)
- Form HUD-11710-D (Issuer's Monthly Summary Report)
- Form HUD-11714 (Issuer's Monthly Remittance Advice)

Monthly Pool Level – What to Report

LIQUIDATION ... Any transaction that reduces the unpaid principal balance of a loan to zero.

UNPAID PRINCIPAL BALANCE (UPB) ... The original loan balance reduced by principal payments received to date. The term may refer to the balance on a single loan or the total for all loans in a pool.

Form HUD-11710-E — Liquidation Schedule —

This form must be completed whenever a loan is liquidated. One form HUD 11710-E must be submitted for each liquidation.



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REPORTING PERIOD: 11-1999
  POOL NUMBER: 111111          FHA/VA CASE NUMBER: 101-36616-

ISSUER ID: 1111              CONSTANT P&I: -16,468.49
DATE REMOVED: 11-30-1999    REASON FOR REMOVAL: 1   PAID IN FULL

      LOAN TYPE: FHA
MORTGAGE INTEREST RATE: 08.3750
      PAYMENT DUE DATE: 12-01-1999

OPENING PRINCIPAL BALANCE: ----2,165,353.27
  TOTAL INTEREST DUE:      ----15,112.36
  PRINCIPAL REMITTED:     -----1,356.13
LIQUIDATION BALANCE:     ----2,163,997.14
```



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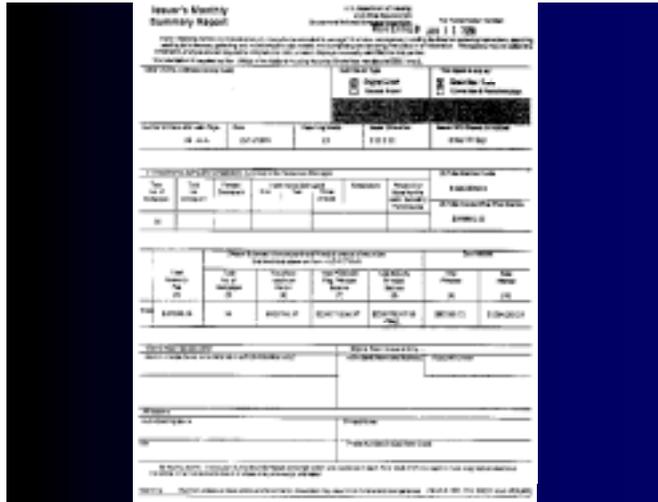
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Monthly Pool Level – What to Report

Form HUD 11702 ... *Resolution of the Board of Directors authorizing the issuance of Ginnie Mae MBS and a listing of the names and genuine signatures of individuals authorized to act on behalf of the applicant in connection with Ginnie Mae MBS.*

Form HUD-11710-D — Issuer's Monthly Summary Report —

This form provides Ginnie Mae a summary of information on an issuer's outstanding pools or loan packages, to provide a certification as to the accuracy of the information reported, and to provide a format for RPB reporting.



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U.S. Department of Housing
and Urban Development
Government National Mortgage Association

File Transmission Number:

RECEIVED JAN 11 2000

Issuer's Monthly Summary Report

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 308(g) of the National Housing Act or by Ginnie Mae handbooks 6500.1 and 2.

Issuer (Name, Address and Zip Code)		Submit on Type		This report is only for	
		<input checked="" type="checkbox"/> Original Report <input type="checkbox"/> Revised Report		<input checked="" type="checkbox"/> Ginnie Mae I Pools <input type="checkbox"/> Ginnie Mae II Pools/Loan Pigs	
Number of Pools and Loan Pigs	Date	Reporting Month	Issuer ID Number	Issuer RFB Report ID Number	
36 Acct.	12/31/1999	12	111111	0783111149	

(1) Installments Delinquent Consolidated Summary of All Pools/Loan Packages						(2) Total Escrow Funds	
Total No. of Mortgages	Total No. Delinquent	Percent Delinquent	Installments Delinquent			\$1464808.01	
			One	Two	Three or More	(3) Total Funds Other Than Escrow	
36						\$100881.03	

	(Report Balances this month and end Principal amount of securities in the month(s) shown on Form HUD-11710-A)				Dis Disburse		
	Total Quarterly Fee (4)	Total No. of Mortgages (5)	Total Fixed Installment Contract (6)	Total Pools/Loan Pkg. Principal Balance (7)	Total Security Principal Balance (8)	Total Principal (9)	Total Interest (10)
Total	\$25368.56	36	\$925766.57	\$234171636.97	\$234078347.85	\$93289.12	\$1364293.25

Ginnie Mae I Issuers Only	Ginnie Mae II Issuers Only	
Date of check payable to be sent to bank (Ginnie Mae only)	ACH Bank (Name and Address)	Account Number

All Issuers		Printed Name	
Authorized Signature		Phone Number (Include Area Code)	
Title			

By signing above, I hereby certify that the information contained herein and contained in each Form HUD-11710-A report in hard copy form or electronic transmittal is true and accurate to the best of my knowledge and belief.

Warning: HUD will prosecute false claims and disclosures. Conviction may result in or fines and/or civil penalties. (16 U.S.C. 1001, 1010, 1012, 31 U.S.C. 3729, 3802)



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Issuer's Monthly Remittance Advice U.S. Department of Housing and Urban Development, Government National Mortgage Association, OMB Approval No. 2530-0019 (Exp. 11/30/2020)

Public reporting burden for this collection of information is estimated to average 1 minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct the information and you may not be required to provide the information unless it displays a currently valid OMB control number. The information is required by Sec. 2032(j) of the National Housing Act or by Ginnie Mae Handbook 5000.1 and 2.

To the Issuing Security Holder:
MSBCC & CO

FTN:

Direct Note Pool/Commitment Number	Date
1000	01/15/2000
Contract Number	Reporting Month
111-PM	12
Security Interest Date	Pro Rata Share Percentage
8/00/00	

The certificate advice covers the above Security Holder's proportionate share of the distribution in the individual pool of mortgages for the above reporting month.

The check is enclosed The check will be provided separately but no later than the 15th of the current month.

A. Cash distribution due Security Holder for scheduled principal amortization	\$	6,073.83
B. Cash distribution due Security Holder for interest	\$	136,918.60
C. Cash distribution of additional principal collections	\$	0.00
D. Adjustments (+ or -) (Capex related)	\$	0.00
E. Less Federal income tax withheld from interest (if any)	\$	0.00
F. Total cash distribution due Security Holder	\$	142,992.43
G. Outstanding balance of the certificate after credit of the above distribution	\$	21,194,227.17

Provision for items above:

I hereby certify that all the information stated herein, as well as any information provided in the accompanying form(s), is true and accurate. Warning: HUD will prosecute false claims and statements. Correction may result in criminal and/or civil penalties. (HUD-1174, HUD-1174.1, HUD-1174.2, HUD-1174.3)

Authorized Signature: _____
City and State: _____

Form HUD-1174 (09/17)
Ginnie Mae Handbook 5000.1 & 5000.2

Monthly Pool Level – What to Report

Remittance Advice ... *The accounting schedule sent each month to security holders that specifies cash distribution (by scheduled principal, interest, and unscheduled recoveries of principal) being made that month on each security.*

Form HUD-1174 — Issuer's Monthly Remittance Advice —

This form provides summary information to the security holder with respect to the current month's account transactions and calculation of the security holder's pro rata share percentage of total cash distribution.



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Issuer's Monthly Remittance Advice

U.S. Department of Housing
and Urban Development
Government National Mortgage Association

OMB Approval No. 2503-0015 (Exp. 11/30/2006)

Public reporting burden for this collection of information is estimated to average 1 minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information is required by Sec. 308(g) of the National Housing Act or by Ginnie Mae Handbooks 5500.1 and .2.

To the following Security Holder:

MBSCC & CO

FTN:

Ginnie Mae Pool/Commitment Number 111111	Date 01/11/2000
Certificate Number 1111 PN	Reporting Month 12
Security Interest Rate 8.00000	Pro Rata Share Percentage

This remittance advice covers the above Security Holder's proportional share of the distribution in the indicated pool of mortgages for the above reporting month.

The check is enclosed.

The check will be forwarded separately but no later than the 15th of the current month.

A. Cash distribution due Security Holder for scheduled principal amortization.	\$ 6,072.83
B. Cash distribution due Security Holder for interest.	\$ 136,918.60
C. Cash distribution of additional principal collections.	\$ 0.00
D. Adjustments, (+ or -) (Explain below)	\$ 0.00
E. Less Federal Income tax withheld from interest, (if any)	\$ 0.00
F. Total cash distribution due Security Holder.	\$ 142,991.43
G. Outstanding balance of this certificate after credit of the above distribution.	\$ 21,194,227.17

Explanation for items above:

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.
Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (16 U.S.C. 1001, 1010, 1012-3; U.S.C. 3729, 3802)

Issuer	Authorized Signature
Street Address	City and State

Previous editions are obsolete.

Alternate form HUD-11714 (4-97)
ref. Ginnie Mae Handbooks 5500.1 & 5500.2



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Ginnie Mae Monthly and Quarterly Reporting

Monthly Pool Level - When to Report

- Reporting month cut-off date
- Guaranty fee automated reporting system
- Remaining principal balance (RPB) submission
- Issuer's monthly reporting forms
- Payment to security holders

Monthly Pool Level – When to Report

ACH ... *Automated Clearing House.*

BUSINESS DAY ... *Generally, 8:00 A.M. to 4:00 P. M., unless the context indicates otherwise, Eastern time, on any Monday through Friday that is not a federal holiday.*

Reporting Month Cutoff Date - Issuer's activities within the accounting/reporting cycle should be reflected on the HUD Form 11710A (Issuer's Monthly Accounting Report) and on the HUD Form 11710D (Issuer's Monthly Summary Report) which are submitted on the 10th calendar day of the month.

Guaranty Fee – Each issuer must call in the guaranty fee between 20th calendar day (c. d.) and no later than 7:00 p.m. (ET) on the 2nd business day following each reporting month, to be drafted by Chase Manhattan Bank.

No later than the 10th calendar day of the payment month (collection date), the issuer must deposit into its designated guaranty fee payment account "same-day funds" or "good funds" equal to the amount needed to pay the fees.

The monthly collection of guaranty fees via ACH debit will occur prior to 4:00 p.m. (New York City time) on the 10th calendar day of the month. If the 10th is not a business day, collection will occur on the first business day following the 10th.



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Ginnie Mae Monthly and Quarterly Reporting

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Monthly Pool Level - When to Report

- Reporting month cut-off date
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- Payment to security holders

Monthly Pool Level – When to Report

REMAINING PRINCIPAL BALANCE (RPB)

SUBMISSION ... *Monthly data report required of each issuers, as of the issuer's monthly reporting cut-off date, the aggregate remaining principal balance for each of its pools other than the construction loan pools.*

Remaining Principal Balance (RPB) Submission – Each issuer must submit an RPB Data for each of its pools, other than the construction loan pools no later than 7:00 p.m. (New York City time) on the 2nd business day following each reporting month.

Issuer can correct RPB Data by 7:00 p.m. (New York City time) on the fifth business day of the month following the reporting month. If the issuer is unable to correct the RPB data, issuer must pay security holders based on the RPB reported even if it is incorrect.

Issuer's Monthly Reporting Forms – These monthly reports, along with any required supporting documents, must be sent to the Ginnie Mae's Data Collection Agent so that they will be received by the 10th calendar day of the month following the month covered in the report.

All corrected data must be received by the Ginnie Mae's Data Collection Agent no later than the 15th calendar day of the month following the reporting month.



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Monthly Pool Level - When to Report

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- Reporting month cut-off date
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- Payment to security holders

Monthly Pool Level – When to Report

C. D. ... *Calendar Day*

C. P. T. A. ... *Central Paying and Transfer Agent*

Payment to Security Holders – Issuers in the Ginnie Mae I program must ensure that payments to security holders are received by the 15th c. d. of each month following the reporting month. If the 15th c. d. falls on either weekend or holiday, the payments must be received by security holders no later than 1:00 p.m. on the first business day following the 15th calendar day.



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Ginnie Mae Monthly and Quarterly Reporting

Monthly Pool Level - How to Report

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- Reporting month cut-off date
- Guaranty fee automated reporting system
- Remaining principal balance (RPB) submission
- Issuer's monthly reporting forms
- Payment to security holders

Monthly Pool Level – How to Report

Ginnie NET 2020, Version, 5.2 ... Provides issuers several new processing features such as the ability to submit RPB data on fewer than 100 pools electronically and RPB corrections.

Reporting Month Cutoff Date – Issuer’s activities within the reporting cycle should be reflected on the form HUD 11710-A and on the form HUD 11710-D.

The form HUD 11710-A must be submitted to the Ginnie Mae Data Collection Agent electronically. Issuers at all times must be able to reproduce hard-copy reports at Ginnie Mae’s request.

The information on the form HUD 11710-D, and any correction to the information, must be reported using GinnieNET 5.2.

Guaranty Fee – Each issuer on the Ginnie Mae I program must call in their guaranty fee which is then drafted by Chase Manhattan Bank.

Issuers are required to pay a monthly guaranty fee to Ginnie Mae, for each security for which the issuer is issuer of record, in the amount shown on the form HUD 11710D. The guaranty fee must be paid to Ginnie Mae by automatic account debit. Each issuer must maintain a Ginnie Mae I guaranty fee payment account in a depository institution that is either a member of the Automated Clearing House (ACH) or a correspondent of an ACH member. Issuer must authorize the CPTA to debit the guaranty fee payment account automatically each month for the amount of the guaranty fee.



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Ginnie Mae Monthly and Quarterly Reporting

Monthly Pool Level - How to Report

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- Reporting month cut-off date
- Guaranty fee automated reporting system
- Remaining principal balance (RPB) submission
- Issuer's monthly reporting forms
- Payment to security holders

Monthly Pool Level – How to Report

Effective August 1, 1999, all issuers will be required to report RPB's in an electronic format to Ginnie Mae's pool reporting agent, The Chase Manhattan Bank, regardless of the number of pools being reported. Reporting of RPB's by telephone or hard copy will no longer be an option. ("APM" 99-11, dated April 9, 1999).

In All Participant Memorandum ("APM") 99-08, dated March 2, 1999, Ginnie Mae announced the release of Ginnie NET 2020, Version 5.2. Ginnie NET 5.2 will enable issuers with fewer than 100 pools to report RPB's electronically. Issuers also have the option to submitting RPB's electronically using computer-to-computer transmission or magnetic tape. Ginnie NET 5.2 provides issuers several new processing features such as the ability to submit RPB corrections.

Issuers Monthly Reporting Forms – Issuers must submit forms HUD 11710-A HUD 11710-E, and HUD 11748-C using any of the following:

- a. Magnetic tape, data cartridge or diskette format
- b. Bulletin Board System (BBS) - This system allows issuers to submit data over conventional telephone lines.
- c. Issuer Information System (IIS) - a PC-based software package that assists issuers in preparing and submitting their monthly pool accounting data. In addition, the IIS can be used to facilitate the submission of data on the BBS.



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Ginnie Mae Monthly and Quarterly Reporting

Monthly Pool Level - How to Report

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- Reporting month cut-off date
- Guaranty fee automated reporting system
- Remaining principal balance (RPB) submission
- Issuer's monthly reporting forms
- Payment to security holders

Monthly Pool Level – How to Report

Issuers can submit corrections to the above forms using any of the above medium. Correction data must be clearly labeled as containing corrections and must contain only corrections. Currently, form HUD 11710-D is submitted to Ginnie Mae's Data Collection Agent in two hard copies with original authorized signatures.

In "APM" 99-08, dated March 2, 1999, issuers can submit the initial and any revised from HUD 11710-D through GinnieNET 5.2. Effective August 1, 1999, all issuers will be required to submit the HUD 11710-D electronically using GinnieNET 5.2.

Issuers will no longer be required to mail an original HUD 11710-D to the Ginnie Mae Data Collection Agent if it has been transmitted through GinnieNET 5.2.

Payment to Security Holders – In "APM" 98-23, dated July 28, 1998, Ginnie Mae notified issuers that they will be required to make monthly remittance payments by electronic means, for all pools registered to MBSCC & Co., nominee name of Mortgage-Backed Securities Division (MBS Division) of The Depository Trust Company (DTC), formerly the Participants Trust Company, with an issue date on or after October 1, 1998.

Although payment by electronic means to DTC is not mandatory for pools with an issue date prior to October 1, 1998, Ginnie Mae encourages issuers to remit all payments to DTC electronically. If issuers elect to remit by electronic means, DTC must receive payment in accordance with the electronic payment instructions. When an issuer elects to remit via electronic means for pools issued prior to October 1, 1998, it must continue to remit payment electronically for these pools. The issuer cannot at a later date make payment by check.



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Ginnie Mae Monthly and Quarterly Reporting

Monthly Pool Level - Where to Report

- Reporting month cut-off date
- Guaranty fee automated reporting system
- Remaining principal balance (RPB) submission
- Issuer's monthly reporting forms
- Payment to security holders

Monthly Pool Level – Where to Report

Reporting Month Cutoff Date - Issuer's activities within a reporting cycle should be reflected on the HUD Form 11710A and on the HUD Form 11710D which are then submitted to Ginnie Mae's Data Collection Agent.

Guaranty Fee Automated Reporting System - Guaranty Fees are called in through the Automatic Clearing House (ACH) and debited by the CPTA.

ACH Debits – to submit debit authorization, arrange test debit, advise of changes, and report monthly aggregate guaranty fee.

The Chase Manhattan Bank
P. O. Box 25983
New York, New York 10249
(212) 820-6705

Ginnie Mae I Guaranty Fee Reporting System (212) 425-8030

Remaining Principal Balance (RPB) Submission – Remaining Principal Balance data must be submitted to Ginnie Mae's pool reporting agent, The Chase Manhattan Bank at the following address:

Global Payment Systems
Attn: Production Control
4 Corporate Square
Atlanta, Georgia 30329-2010



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Ginnie Mae Monthly and Quarterly Reporting

Monthly Pool Level - Where to Report

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- Reporting month cut-off date
- Guaranty fee automated reporting system
- Remaining principal balance (RPB) submission
- Issuer's monthly reporting forms
- Payment to security holders

Monthly Pool Level – Where to Report

To obtain information on reporting media, obtain RPB Report Identification Number and reporting instructions:

The Chase Manhattan Bank
P. O. Box 25983
New York, NY 10249
(212)820-6705

Issuer's Monthly Reporting Forms – Issuer's Monthly Reporting Forms should be forwarded to the Ginnie Mae Data Collection Agent.

In "APM" 99-08, dated March 2, 1999, issuers can submit the initial and any revised from HUD 11710-D through GinnieNET 5.2. Effective August 1, 1999, all issuers will be required to submit the HUD 11710-D electronically using GinnieNET 5.2.

Issuers will no longer be required to mail an original HUD 11710-D to the Ginnie Mae Data Collection Agent if it has been transmitted through GinnieNET 5.2

Payment to Security Holders - Electronic payment to security holders can be sent to:

Depository Trust Company
Attn: DTC Operations Manager
55 Water Street, 26th Floor
New York, NY 10041
(212)412-6500



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Ginnie Mae Monthly and Quarterly Reporting
Quarterly Loan Level - What and When to Report

Ginnie Mae

- Loan level detail reports
- Quarterly
 - January 15th
 - April 15th
 - July 15th
 - October 15th

Quarterly Loan Level – What And When To Report

Loan Level Detail Reports ... *Are detailed submissions of loans that make up pools in the Ginnie Mae Program, as of the end of each quarter.*

Quarterly, issuers must report upon all of their active Ginnie Mae loans.

The loan level detail reports capture key information about the loans such as loan type (FHA, VA, RHS, Public and Indian Housing (PIH), case number, borrower and property information, and beginning and remaining principal balances of the loans.

Reports are to be submitted timely, completely, accurately and in compliance with Ginnie Mae guidelines.

Loan level reporting data must reconcile to the monthly accounting reports for the same period. Liquidated loans are not to be reported.

Corrected loan level detail reporting will be accepted until the end of the current processing cycle.

Each quarter, issuers will receive a Loan Level Statistical Summary Report which will detail exceptions noted in the loan portfolio that are considered most important by Ginnie Mae when prioritizing the clean-up effort.

The Issuer Exception Display System (IEDS) is provided if requested. IEDS feedback reports will be sent to issuers 4 to 5 weeks prior to the next reporting cycle.

Loan level detail reports are due quarterly on the 15th of January, April, July, and October to reflect the date for pools issued through December 1, March 1, June 1, and September 1, respectively.



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Record Layouts - Header, Detail, Trailer, Control records

Header Record Description: one per issuer number

Fields	Length	Position	Format
1. Record ID	01	001-001	A "H"
2. Issuer No.	05	002-006	9
3. Filler	29	007-035	Blank
4. Report Month	02	036-037	9 MM
5. Report Year	04	038-041	9 YYYY
6. Filler	199	042-240	Blank

Detail Record Description: one per loan

1. Record ID	01	001-001	A "D"
2. Issuer No.	05	002-006	9
3. GNMA Pool No.	06	007-012	9
5. FHA Case No.	12	013-024	A
6. VA Case No.	12	025-036	A
7. Loan Type	01	037-037	9
1 - FHA Single Family	4	- VA Vandee	
2 - VA GI	5	- FHA Multi-Family	
3 - FMHA	6	- FHA Title I	
8. Issuer Loan No.	20	038-057	A
9. SSN (Tax ID-No.)	09	058-066	9
10. Borrower Last Name	15	067-081	A
11. Borrower First Name	10	082-091	A
12. Property Address	19	092-110	A
13. Property City	18	111-128	A
14. Property State	02	129-130	A
15. Property Zip Code	09	131-139	9
16. First Payment Date	08	140-147	9 YYYYMMDD
17. Maturity Date	08	148-155	9 YYYYMMDD
18. Foreclosure Indicator	01	156-156	A
Y = In foreclosure		N = Not in foreclosure	
19. Last Payment Date	08	157-164	9 YYYYMMDD
20. Interest Rate	06	165-170	99v99999
21. Orig Principal Balance	11	171-181	9(9)v99
22. Fixed Installment Ctrl	09	182-190	9(7)v99
23. Remaining Prin Balance	10	191-200	9(8)v99
24. T&I (escrow) Balance	10	201-210	9(8)v99
25. Filler	30	211-240	Blank

Trailer Record Description - one per issuer number

1. Record ID	01	001-001	A "T"
2. Issuer No.	05	002-006	9
3. Filler	29	007-035	Blank
4. Record Count	07	036-042	9
5. Remaining Balance Sum	14	043-056	9(12)v99
6. Filler	184	057-240	Blank

Control Record Description - one per media

1. Record ID	01	001-001	A "C"
2. Filler	34	002-035	Blank
3. Count of Issuers	03	036-038	9
4. Record Count	07	039-045	9
5. Remaining Balance	14	046-059	9(12)v99
6. Filler	181	060-240	Blank



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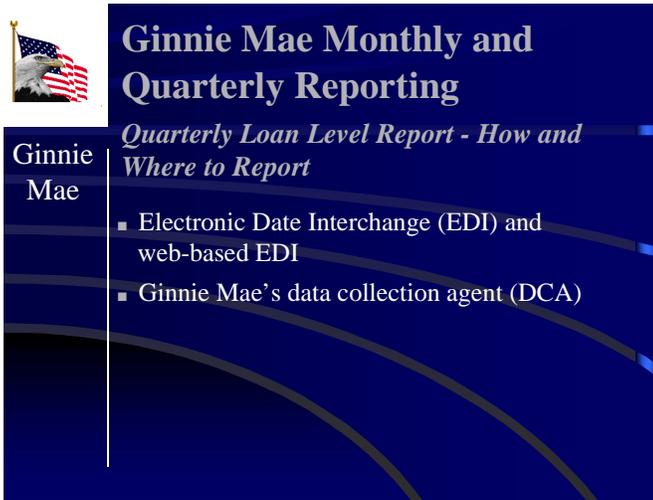
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Ginnie Mae Monthly and Quarterly Reporting

Quarterly Loan Level Report - How and Where to Report

- Electronic Date Interchange (EDI) and web-based EDI
- Ginnie Mae's data collection agent (DCA)

Quarterly Loan Level – How And Where To Report

Electronic Data Interchange (EDI) and WEB based EDI ... is the application to application transfer of standard business documents in an electronic format between two trading partners.

Effective May 1, 1999 loan level detail reports must be submitted in the EDI format as laid out in the Ginnie Mae Implementation Guide.

An issuer must maintain the data and be able to generate the media for 90 days following the shipping date.

EDI test submissions should be submitted as soon as possible to Ginnie Mae's data collection agent for processing. Turn around time is 4 business days.

Issuers must successfully pass the EDI three step process to get written approval to submit live EDI data (EDI Implementation Guide, 3-18).

Issuers must report on existing format until written approval is received to send live EDI.

EDI test tapes must clearly be marked "TEST" and sent to the EDI coordinator.

Most questions can be answered by referencing the EDI Implementation Guide. If additional help is required call the Ginnie Mae Hotline at 1 (888) GINNIE4, option 1.

Loan level reports must be sent on or before the due dates to Ginnie Mae's Data collection Agent (DCA).



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Ginnie Mae Monthly and Quarterly Reporting

Other and Miscellaneous

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- Other issuer's monthly reporting forms
- Quarterly bank certifications
- Pool document custodian ID number assignments
- Issuer data verification forms
- Miscellaneous

Other Reporting

Other Issuer's Monthly Reporting Forms -

Form HUD 1710-C - Project Pool Report – This form is to be used if one or more of the project mortgages in the pool is not being amortized or if other than the level monthly payment method is used on any of the project mortgages in the MBS pool.

Quarterly Bank Certifications – All issuers must submit to Ginnie Mae's Data Collection Agent, a quarterly certification letter with the monthly accounting reports due March 10, June 10, September 10 and December 10.

The letter certifies that the financial institutions maintaining the principal and interest custodial bank account for each of the pools reported by the issuer, meet the requirements specified in the Ginnie Mae MBS Guide 5500.3. This requirement also applies to financial institutions holding taxes and insurance escrow custodial accounts for multifamily pools.



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Ginnie Mae Monthly and Quarterly Reporting

Other and Miscellaneous

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- Other issuer's monthly reporting forms
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- Miscellaneous

Other Reporting

Pool Document Custodian ID Number Assignments – Document Custodian safeguards collateral documents for issuers under a direct contract with Ginnie Mae's written approval.

ACS Government Solutions Group, Inc. maintains, monitors and updates the document custodian identification number assignments on the Mortgage-Backed Securities Information System (MBSIS) database.

Issuer Data Verification Forms – Issuer Data Verification Forms are sent out twice a year to issuers for updating contact information.

Miscellaneous



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